

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/3/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Matthew Crookston
2538 South 75 East
Clearfield, UT 84015

Angela Crookston
2538 South 75 East
Clearfield, UT 84015

Case Number:
12-29998 JTM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1936
xxx-xx-2240

Attorney for Debtor(s) (name and address):

Matthew Crookston
2538 South 75 East
Clearfield, UT 84015
Telephone number: 801-309-5847

Bankruptcy Trustee (name and address):

David L. Miller tr
P.O. Box 9
Farmington, UT 84025-0009
Telephone number: (801) 447-8777

Meeting of Creditors

Date: **December 5, 2012**

Time: **08:00 AM**

Location: **Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/4/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 10/25/12

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of UtahIn re:
Matthew Crookston
Angela Crookston
DebtorsCase No. 12-29998-JTM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: ma
Form ID: rab9aPage 1 of 3
Total Noticed: 41

Date Rcvd: Oct 25, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2012.

db/jdb +Matthew Crookston, Angela Crookston, 2538 South 75 East, Clearfield, UT 84015-1949
 aty +Patti H. Bass, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
 8432921 +ALLIED INTERSTATE INC., 3000 CORPORATE EXCHANGE DR, Columbus, OH 43231-7684
 8432922 +AMERICA FIRST CREDIT UNION, 1344 W 4675 S, RIVERDALE, UT 84405-3690
 8432923 +AMERICA FIRST CREDIT UNION, PO BOX 9199, Ogden, UT 84409-0199
 8432925 +Angela Crookston, 2538 s 75 e, Clearfield, UT 84015-1949
 8432926 BAC HOME LNS LP/CTRYWDE, 450 AMERICAN ST, Simi Valley, CA 93065-6285
 8432927 BANK OF AMERICA, 450 AMERICAN ST, Simi Valley, CA 93065-6285
 8432929 BONNEVILLE BILLING, 2627 WASHINGTON BLVD, Ogden, UT 84401-3613
 8432931 CASH LLC, 4340 S MONACO ST, Denver, CO 80237-3485
 8432933 CHASE, PO BOX 24696, Columbus, OH 43224-0696
 8432934 CHASE CARD SERVICES, PO BOX 15298, Wilmington, DE 19850, CHILDRENS PL/CESD, PO BOX 6497, Sioux Falls, SD 57117-6497
 8432935 +CITI BANK, PO BOX 469100, Escondido, CA 92046-9100
 8508017 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 8432939 +ER SOLUTIONS, 800 SW 39TH ST, Renton, WA 98057-4975
 8432948 +INTERMOUNTAIN HEALTH CARE, 4646 LAKE PARK BLVD, Salt Lake City, UT 84120-8212
 8432953 +RICHARDS, KIMBLE, & WINN, 2040 E MURRY-HOLLADAY RD SUITE 106, Salt Lake City, UT 84117-5179
 8432954 +STONELEIGH RECOVERY ASSOCIATES, PC BOX 1479, Lombard, IL 60148-8479
 8432955 +THE BUREAUS, 1717 CENTRAL ST, Evanston, IL 60201-1590

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

EDI: FDLMILLER.COM Oct 26 2012 01:18:00 David L. Miller tr, P.O. Box 9, Farmington, UT 84025-0009
 8432924 EDI: AMEREXP.COM Oct 26 2012 01:18:00 AMERICAN EXPRESS, PO BOX 981537, El Paso, TX 79998-1537
 8432928 +EDI: HFC.COM Oct 26 2012 01:18:00 BEST BUY, 1405 FOULK ROAD, Wilmington, DE 19803-2769
 8432930 EDI: CAPITALONE.COM Oct 26 2012 01:18:00 CAPITAL ONE, PO BOX 30281, Salt Lake City, UT 84130-0281
 8432932 EDI: SEARS.COM Oct 26 2012 01:18:00 CBUSASEARS, 8725 W SAHARA AVE, The Lakes, NV 89163-0001
 8432936 EDI: CITICORP.COM Oct 26 2012 01:18:00 CITICARDS CBNA, PO BOX 6241, Sioux Falls, SD 57117-6241
 8432937 +EDI: DISCOVER.COM Oct 26 2012 01:18:00 DISCOVER FINANCIAL SVCS LLC, PO BOX 15316, Wilmington, DE 19850-5316
 8432938 EDI: WFNNB.COM Oct 26 2012 01:18:00 EDDIE BAUER, PO BOX 182789, Columbus, OH 43218-2789
 8432940 +E-mail/Text: bankruptcy@expressrecovery.com Oct 26 2012 01:43:40 EXPRESS RECOVERY, 3782 W 2340 S STE B, Salt Lake City, UT 84120-7295
 8432941 EDI: RMSC.COM Oct 26 2012 01:18:00 GECRB/JC PENNYS, PO BOX 965008, Orlando, FL 32896-5008
 8432942 EDI: RMSC.COM Oct 26 2012 01:18:00 GECRB/LOWES, PO BOX 965005, Orlando, FL 32896-5005
 8432943 +EDI: RMSC.COM Oct 26 2012 01:18:00 GECRB/MERVYNS, PO BOX 981400, El Paso, TX 79998-1400
 8432944 +EDI: RMSC.COM Oct 26 2012 01:18:00 GECRB/OLD NAVY, PO BOX 981400, El Paso, TX 79998-1400
 8432945 EDI: RMSC.COM Oct 26 2012 01:18:00 GECRB/ULTIMATE ELECTRONICS, C/C PO BOX 965036, Orlando, FL 32896-5036
 8432946 +EDI: HFC.COM Oct 26 2012 01:18:00 HSBC SUZUKI REV, PO BOX 703, Wood Dale, IL 60191-0703
 8432947 EDI: ICSYSTEM.COM Oct 26 2012 01:18:00 IC SYSTEMS, 444 HIGHWAY 96 E, Saint Paul, MN 55127-2557
 8432949 EDI: CBSKOHLS.COM Oct 26 2012 01:18:00 KOHL S, PC BOX 3115, Milwaukee, WI 53201-3115
 8432950 EDI: TSYS2.COM Oct 26 2012 01:18:00 MACYS/DSNB, PO BOX 8218, Mason, OH 45040-8218
 8432951 EDI: WFNNB.COM Oct 26 2012 01:18:00 NEW YORK AND COMPANY, PO BOX 182789, Columbus, OH 43218-2789
 8432952 +EDI: HFC.COM Oct 26 2012 01:18:00 OFFICE MAX, 26525 NORTH RIVERWOODS BLVD, Lake Forest, IL 60045-3438
 8432956 EDI: CITICORP.COM Oct 26 2012 01:18:00 THE HOME DEPOT, PC BOX 6497, Sioux Falls, SD 57117-6497
 8432957 EDI: WFFC.COM Oct 26 2012 01:18:00 WELLS FARGO, 4143 121ST, Urbandale, IA 50323-2310
 TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

bpp Nectara Moldoveanu
 cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 1088-2

User: ma
Form ID: rab9a

Page 2 of 3
Total Noticed: 41

Date Rcvd: Oct 25, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 1088-2

User: ma
Form ID: rab9a

Page 3 of 3
Total Noticed: 41

Date Rcvd: Oct 25, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2012 at the address(es) listed below:

David L. Miller tr davidlmillerpc@msn.com,
ut09@ecfcbis.com;dml@trustesolutions.com;dml@trustesolutions.net
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3